

MUTUAL PROFIT

There can be no satisfaction in an arrangement between insurance company and agent where the one's gain is the other's loss. Mutual profit is the only fair system. The **FIDELITY-PHENIX** spends a great deal of time and money in helping build up and increase the business of its representatives. The representatives show their appreciation by turning in a greater premium income.

If you sell fire, automobile, tornado or **EXPLOSION** insurance, cut out this advertisement as a reminder to write our Service Department for full particulars of the advantages offered by the **FIDELITY-PHENIX** agency. Do not put it off. You are losing money with each moment of delay.

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK

HENRY EVANS, President

NOW WRITING

EXPLOSION INSURANCE

CANADIAN HEAD OFFICE: 17 ST. JOHN STREET, MONTREAL

W. E. BALDWIN, Manager.

Ocean
and
Inland

Hull and
Cargo



Reasonable
Rates

Prompt
Settlement
of claims

NEW JERSEY INSURANCE CO.
BALICA INSURANCE CO.
PENINSULAR FIRE INSURANCE CO.

O'KEEFE & LYNCH, OF CANADA, LIMITED,
MARINE MANAGERS

43 Victoria Street

TORONTO

THE PROVIDENT ASSURANCE COMPANY

A. M. ALETTER, Provincial Agent

C.P.R. Building, Toronto

A Strong All-Canadian Company, with Head Office at Montreal, has been licensed to transact

Fire Insurance

in addition to Automobile, Accident, Sickness, Liability, Guarantee and Surety.

The Fire Branch will operate non-tariff, writing moderately large lines.

Applications for agencies are invited.

Moose Jaw, Saskatchewan

STOCKS AND BONDS
INSURANCE

FARM LANDS AND PROPERTY MANAGERS

KERN AGENCIES LIMITED

PRIVATE WIRES TO WINNIPEG, CHICAGO, TORONTO,
MONTREAL AND NEW YORK

LAW UNION & ROCK INSURANCE COMPANY, LTD. LONDON, ENGLAND

Fire—Casualty—Automobile

Over \$10,000,000 invested in Canada

Canadian Head Office
MONTREAL
COLIN E. SWORD, Manager

Toronto Branch
ALF. WRIGHT - Fire Mgr.
ALEX. MACLEAN, Acc. Mgr.

Mount Royal Assurance Co.

Surplus and Reserve	\$1,416,740.57
Total Funds	1,708,120.67
Total Annual Income	1,100,284.35
Total Losses Paid	3,180,308.63

Head Office: 17 St. John Street, Montreal
TORONTO OFFICE: 84 KING ST. E.

P. J. Perrin, General Manager.
H. C. Bourne, Supt. Western Dept.
H. H. York, Inspector for Ontario.

GENERAL AGENTS

Shaw & Begg, Limited, Toronto, Ont.; C. H. McFadyen & Co., Ltd., Winnipeg, Man.; Butler Byers Bros., Ltd., Saskatoon, Sask.; J. O. Miller Insurance Agencies, Ltd., Calgary, Alta.; Hobson & Co., Ltd., Vancouver, B.C.; Dusk & Johnston, Victoria, B.C.; Central Agencies, Ltd., Truro, N.S.; Machum & Foster, St. John, N.B.

Applications for Agencies in Unrepresented Districts Invited